

RECORDING REQUESTED BY:

and

Return to:

SECURITY CONNECTIONS, INC.
1935 INTERNATIONAL WAY
IDAHO FALLS, ID 83402

2/03/06 9:22:45
BK 2,404 PG 395
DESDOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Loan Number: 4000445127

Date: September 19, 2005

REFORMATION / AMENDMENT TO DEED OF TRUST

THIS AGREEMENT is made effective the 19TH DAY OF SEPTEMBER, 2005, between First Franklin A Division Of National City Bank Of Indiana ("Lender") and RUTHIE CARNES AND MELVIN CARNES ("Borrower(s)").

RECITAL

- a. Borrower made and delivered to Lender a Promissory Note (the "Note") in the principal amount of **\$255,200.00**, dated **AUGUST 05, 2005** evidencing a loan in that sum made by Lender to Borrower(s).
- b. The Note is secured by a Deed of Trust recorded in the office of the County Recorder of **DESOTO** on 8-19-05, as ~~document # 2,887 pg 592~~ ^{Book} against the real property commonly known as **8314 KINGS CROSSING DRIVE, OLIVE BRANCH, MS 38564** and legally described as:

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

- c. Lender and Borrower(s) desire to correct an error in the Deed of Trust securing the Note to Accurately reflect their original intent and agreement.

AGREEMENT

1. The Deed of Trust securing the Note is reformed and /or amended as follows:
 - **CORRECTS BY CHANGING THE MARGIN FROM 5.500% TO 4.000% ON THE PAGE 1 SECTION 4(C) OF ADJUSTABLE RATE RIDER.**
 - **CORRECTS BY ADDING THE VERBIAGE "NON-BORROWER" BESIDE THE PRINTED NAME OF "MELVIN CARNES" ON PAGE 11 OF DEED OF TRUST, PREPAYMENT RIDER AND PAGE 3 OF ADJUSTABLE RATE RIDER.**
2. Other than as set forth above, this Agreement does not create any new right or obligation for either Lender or Borrower(s) with respect to the Note or the Deed of Trust which, except as reformed and /or amended by the Agreement are reaffirmed in full.

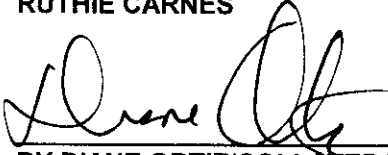
Mc Conn



RUTHIE CARNES



MELVIN CARNES



BY DIANE ORTIZ/COLLATERAL VAULT
MANAGER AS ATTORNEY IN FACT

9/19/05

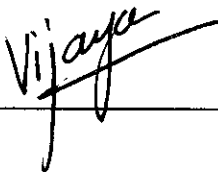
DATE

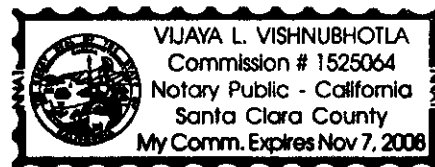
STATE OF CALIFORNIA
COUNTY OF SANTA CLARA

On September 19, 2005 before me, Vijaya L Vishnubhotla, Notary Public, personally appeared Diane Ortiz, Collateral Vault manager as Attorney In Fact personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/ their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

Signature





BK 2-404 PG 397

Commitment Number: 2065023

SCHEDULE A

1. Commitment Date: July 18, 2005 at 08:00 AM. ✓
2. Policy (or Policies) to be issued:
 - (a) Owner's Policy (ALTA Own. Policy (10/17/92)) Policy Amount \$
Proposed Insured:
Ruthie Carter
 - (b) Loan Policy (ALTA Loan Policy (10/17/92)) Policy Amount \$ 319,000.00
Proposed Insured:
First Franklin, a Division of National City Bank of Indiana, ISACA/ATIMA ✓
 - (c) Proposed Insured: Policy Amount \$ 255,200.00 ✓
3. Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by:
William Schmida ✓
4. The land referred to in the Commitment is described as follows:
Land situated in DeSoto County, Mississippi:
Lot 39, Germantown Station Subdivision, situated in Section 21, Township 1 South, Range 6 West, as shown on Plat of record in Book 53, Pages 1 and 2, in the Chancery Clerk's Office of DeSoto County, Mississippi.
Note: The following note is for informational purposes only:
The following deed(s) affecting said land were recorded with in twelve (12) months of the date of this report:
Grantor: Frank Collier
Recorded: Warranty Deed
Date: 08/29/2002
Grantee: William Schmida
Book 427 Page 96 ✓

CHICAGO TITLE INSURANCE COMPANY

By: 
Chicago Title Insurance Company

ALTA Commitment
Schedule AValid Only if Schedule B
and Cover Are Attached.